

**Table I.C.3.c(2009) Percent of total premiums for any-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2009**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	21.6%	15.2%	18.0%	20.5%	29.4%	23.3%	17.0%	25.3%
Industry group **								
Agric., fish., forest.	4.2%*	.	.	.	.	.	3.0%*	10.4%*
Mining and manufacturing	20.4%	.	.	.	.	.	15.0%	22.1%
Construction	21.0%	.	.	.	.	.	21.7%	17.2%*
Utilities and transp.	24.7%	.	.	.	.	.	32.0%	17.6%
Wholesale trade	25.1%	.	.	.	.	.	17.1%	32.8%
Fin. svcs. and real estate	18.5%	.	.	.	.	.	14.7%*	23.2%
Retail trade	27.6%	.	.	.	.	.	22.3%	31.9%
Professional services	20.0%	.	.	.	.	.	12.4%	25.0%
Other services	23.5%	.	.	.	.	.	21.1%	25.5%
Ownership								
For profit, incorporated	20.9%	.	.	.	.	.	17.8%	23.6%
For profit, unincorporated	27.7%	.	.	.	.	.	18.6%	35.7%
Nonprofit	16.7%	.	.	.	.	.	8.4%	21.1%
Age of firm								
Less than 5 years	34.1%	.	.	.	.	.	24.6%	43.0%
5-9 years	22.8%	.	.	.	.	.	20.5%	27.0%
10-19 years	23.9%	.	.	.	.	.	20.4%	27.6%
20 or more years	19.3%	.	.	.	.	.	14.1%	22.9%
Multi/single status								
2 or more locations	23.9%	.	.	.	.	.	18.8%	24.3%
1 location only	20.0%	.	.	.	.	.	16.9%	27.6%
Percent full-time employees								
Less than 25%	24.2%	.	.	.	.	.	18.6%*	30.3%
25-49 %	35.6%	.	.	.	.	.	17.2%*	44.8%
50-74 %	21.0%	.	.	.	.	.	14.5%	28.5%
75% or more	20.7%	.	.	.	.	.	17.5%	23.3%
Union presence								
No union employees	22.2%	.	.	.	.	.	17.4%	27.0%
Has union employees	16.9%	.	.	.	.	.	7.6%*	19.4%
Unknown	22.1%	.	.	.	.	.	26.4%*	21.4%
Percent low wage employees								
50% or more low wage	29.3%	.	.	.	.	.	22.8%	33.4%
Less than 50% low wage	19.8%	.	.	.	.	.	15.9%	23.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.C.3.c(2009) Standard error for percent of total premiums for any-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2009**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.05%	1.97%	1.71%	1.63%	2.44%	1.90%	1.29%	1.62%
Industry group **								
Agric., fish., forest.	2.81%*	.	.	.	.	.	2.51%*	3.95%*
Mining and manufacturing	2.48%	.	.	.	.	.	2.14%	3.20%
Construction	3.07%	.	.	.	.	.	3.82%	5.80%*
Utilities and transp.	5.91%	.	.	.	.	.	6.99%	2.90%
Wholesale trade	3.37%	.	.	.	.	.	2.76%	5.54%
Fin. svcs. and real estate	4.41%	.	.	.	.	.	5.03%*	3.94%
Retail trade	3.41%	.	.	.	.	.	2.80%	5.07%
Professional services	1.88%	.	.	.	.	.	1.13%	2.47%
Other services	1.91%	.	.	.	.	.	3.52%	4.17%
Ownership								
For profit, incorporated	1.22%	.	.	.	.	.	1.41%	1.98%
For profit, unincorporated	3.98%	.	.	.	.	.	5.12%	3.50%
Nonprofit	1.64%	.	.	.	.	.	1.80%	1.67%
Age of firm								
Less than 5 years	4.05%	.	.	.	.	.	3.24%	8.79%
5-9 years	4.45%	.	.	.	.	.	5.20%	5.23%
10-19 years	2.33%	.	.	.	.	.	1.76%	4.01%
20 or more years	0.95%	.	.	.	.	.	1.72%	1.34%
Multi/single status								
2 or more locations	1.56%	.	.	.	.	.	2.91%	1.74%
1 location only	1.38%	.	.	.	.	.	1.49%	2.99%
Percent full-time employees								
Less than 25%	6.07%	.	.	.	.	.	7.08%*	7.29%
25-49 %	5.42%	.	.	.	.	.	7.67%*	4.62%
50-74 %	2.04%	.	.	.	.	.	2.77%	1.91%
75% or more	1.03%	.	.	.	.	.	1.80%	1.61%
Union presence								
No union employees	1.03%	.	.	.	.	.	1.20%	1.71%
Has union employees	2.81%	.	.	.	.	.	2.68%*	3.51%
Unknown	5.70%	.	.	.	.	.	8.76%*	5.66%
Percent low wage employees								
50% or more low wage	3.27%	.	.	.	.	.	4.94%	3.11%
Less than 50% low wage	1.06%	.	.	.	.	.	1.65%	1.45%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

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